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(54) Title: SYSTEM AND METHOD FOR TRANSFERRING FUNDS FROM THE UNITED STATES TO NATIONALS IN OFAC-REGULATED COUNTRIES

(57) Abstract: A system and method for transferring funds from the United States to nationals located in one or more countries regulated by the Office of Foreign Assets Control ("OFAC") of the U.S. Department of the Treasury use a primary/secondary card. A U.S. bank issues a primary card to a U.S. citizen or legal resident living in the United States, and one or more secondary cards on the same account to the nationals who are related to the primary cardholder. The primary cardholder presents documentation assuring the U.S. bank that each payee of the transfer (national) qualifies for family remittance under OFAC regulations. The U.S. bank limits the credit available to each national secondary cardholder to the amount(s) permitted under the current OFAC requirements, and while at the same time offering additional credit to the primary cardholder under the terms of its agreement with the primary cardholder.

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